

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LARRY O. BOYD  
TINA M. BOYD  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.  
No Repondents.

Case No.:13-21588

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/12/2013 and confirmed on 7/26/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		91,882.74
Less Refunds to Debtor	2,321.23	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>89,561.51</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,216.00	
Trustee Fee	3,542.11	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,758.11</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC MORTGAGE DIV PNC BANK NA Acct: 4477	0.00	57,525.04	0.00	57,525.04
					<b>57,525.04</b>

Priority					
	JEFFREY GOLEMBIEWSKI ESQ Acct:	2,216.00	2,216.00	0.00	0.00
	LARRY O. BOYD Acct:	0.00	0.00	0.00	0.00
	LARRY O. BOYD Acct:	2,321.23	2,321.23	0.00	0.00
	DOMESTIC RELATIONS OBLIGATION Acct:	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXXXXXX LLC	1,409.42	1,409.42	0.00	1,409.42
					<b>1,409.42</b>

Unsecured					
	CENTURY HERITAGE FCU* Acct: 3301	7,734.70	2,566.47	0.00	2,566.47
	CENTURY HERITAGE FCU* Acct: 3311	4,310.95	1,430.42	0.00	1,430.42
	CHASE/JPMORGAN CHASE(*)++ Acct: 79N1	0.00	0.00	0.00	0.00
	CITIFINANCIAL INC (NON-RE*)++ Acct: 3131	0.00	0.00	0.00	0.00
	COLUMBIA HOUSE++ Acct: 9988	0.00	0.00	0.00	0.00
	COLUMBIA HOUSE++ Acct: 0000	0.00	0.00	0.00	0.00
	COMCAST*++ Acct: XXX2654	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 0888	14,419.47	4,784.55	0.00	4,784.55
	EMERGENCY RESOURCE MGMT	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6670				
	FIRST ENERGY/PA ELECTRIC CO/GPU	0.00	0.00	0.00	0.00
	Acct: 1001				
	FIRST NATIONAL BANK OF PA**	218.12	72.38	0.00	72.38
	Acct: 8854				
	PREMIER BANKCARD/CHARTER	569.32	188.91	0.00	188.91
	Acct: 6257				
	FOUNDATION RADIOLOGY GROUP++	0.00	0.00	0.00	0.00
	Acct: RO2T				
	FOUNDATION RADIOLOGY GROUP++	0.00	0.00	0.00	0.00
	Acct: T31P				
	MED EXPRESS BILLING	0.00	0.00	0.00	0.00
	Acct: 2123				
	MED EXPRESS BILLING	0.00	0.00	0.00	0.00
	Acct: 2122				
	MED EXPRESS BILLING	0.00	0.00	0.00	0.00
	Acct: 2124				
	MED EXPRESS BILLING	0.00	0.00	0.00	0.00
	Acct: 2125				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct: XXX5432				
	PNC BANK NA	5,471.42	1,815.48	0.00	1,815.48
	Acct: 3292				
	PNC BANK NA	11,168.40	3,705.81	0.00	3,705.81
	Acct: 7194				
	PRIME MEDICAL GROUP++	0.00	0.00	0.00	0.00
	Acct: 0675				
	UPMC PHYSICIAN SERVICES++	0.00	0.00	0.00	0.00
	Acct: 0789				
	US DEPARTMENT OF EDUCATION**	0.00	0.00	0.00	0.00
	Acct: 3224				
	US DEPARTMENT OF EDUCATION**	2,545.09	844.49	0.00	844.49
	Acct: 3622				
	US DEPARTMENT OF EDUCATION**	2,575.18	854.48	0.00	854.48
	Acct: 3622				
	AMERICAN INFOSOURCE LP AGENT FOF	301.21	99.95	0.00	99.95
	Acct: 0001				
	WEST PENN POWER**	252.52	83.79	0.00	83.79
	Acct: 6706				
	FIRST PREMIER BANK	0.00	0.00	0.00	0.00
	Acct: 8467				
	ABILITY RECOVERY SERVICES LLC	9,400.26	3,119.11	0.00	3,119.11
	Acct: 7791				
	CAPITAL RECOVERY V LLC++	0.00	5,102.32	0.00	5,102.32
	Acct: 2662				
	CAVALRY INVESTMENTS LLC - ASSIGNE	50.66	16.81	0.00	16.81
	Acct: 3371				
	CAVALRY INVESTMENTS LLC - ASSIGNE	75.88	25.18	0.00	25.18
	Acct: 9823				
	LVNV FUNDING LLC, ASSIGNEE	478.53	158.79	0.00	158.79
	Acct: 5466				
	PORTFOLIO INVESTMENTS II LLC++	0.00	0.00	0.00	0.00
	Acct:				
					24,868.94
TOTAL PAID TO CREDITORS					83,803.40

TOTAL	
CLAIMED	1,409.42
PRIORITY	0.00
SECURED	59,571.71

Date: 05/25/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 5 of 7  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LARRY O. BOYD

TINA M. BOYD

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:13-21588

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Larry O. Boyd  
 Tina M. Boyd  
 Debtors

Case No. 13-21588-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 54

Date Rcvd: May 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2018.

db/jdb  
 aty +Larry O. Boyd, Tina M. Boyd, 109 Perry Avenue, Belle Vernon, PA 15012-2631  
 +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 cr +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
 Pittsburgh, PA 15212-5866  
 13611550 +AAS Debt Recovery, Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371  
 13611556 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)  
 13657656 +Capital Recovery V, LLC, PO Box 12931, Norfolk, VA 23541-0931  
 13644495 +Century Heritage FCU, c/o James A. Steiner, Esq., 650 Smithfield St., Ste. 1700,  
 Pittsburgh, PA 15222-3913  
 13611554 +Chase Bank, PO Box 15298, Wilmington, DE 19850-5298  
 13611555 +Citifinancial, 7467 Ridge Road, Hanover, MD 21076-3139  
 13611557 +Columbia House, P.O. Box 91601, Rantoul, IL 61866-8601  
 13611558 +Columbia House DVD Club, P.O. Box 91601, Rantoul, IL 61866-8601  
 13611559 +Comcast 3 Rivers (Keystone West), P.O. Box 719, Toledo, OH 43697-0719  
 13611562 +Emergency Resources Management, Quantam One, Two Hot Metal Street, 2nd Floor,  
 Pittsburgh, PA 15203-2348  
 13611563 +First Energy fka Allegheny Power, 800 Cabin Hill Drive, Greensburg, PA 15601-1650  
 13639670 +First National Bank of Pa., c/o AAS Debt Recovery Inc., PO Box 129,  
 Monroeville, PA 15146-0129  
 13611564 +First National Bank of Pennsylvania, 3320 East State Street, Hermitage, PA 16148-3399  
 13611565 +First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  
 13611566 +Foundation Radiology Group, PC, 75 Remittance Drive #3310, Chicago, IL 60675-3310  
 13611567 +I C System, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378  
 13611568 +Med Express Urgent Care, 870 Rostraver Road, Belle Vernon, PA 15012-1945  
 13611570 NCO Financial, P.O. Box 13570, Philadelphia, PA 19101  
 13611571 NCO Financial/51, P.O. Box 13574, Philadelphia, PA 19101  
 13614992 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 14016429 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13611573 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
 13611574 +PNC Bank National Association, P.O. Box 5570, Cleveland, OH 44101-0570  
 13611575 +PNC Mortgage, 3232 Nemark Drive, Miamisburg, OH 45342-5433  
 13611572 +People's Natural Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 13611576 +Prime Medical Group Under 1 Year, 515 Broad Avenue, Belle Vernon, PA 15012-1405  
 13611577 +Spartan Financial Services, 13730 South Point Blvd., Charlotte, NC 28273-7715  
 13611578 +Sunrise Credit Service, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100  
 13611581 +US Department of Education, Attn: Borrowers Service, P.O. Box 5609,  
 Greenville, TX 75403-5609  
 13611582 +US Dept. of Education, P.O. Box 7860, Madison, WI 53707-7860  
 13611583 +USDOE/GLELSI, 2401 International, Madison, WI 53704-3121  
 13633733 United States Department of Education, Claims Filing Unit, P O Box 8973,  
 Madison, WI 53708-8973  
 13611579 +Universal Fidelity, 1445 Langham Creek, Houston, TX 77084-5012  
 13611585 +Weltman, Weinberg & Reis CO LPA, 1400 Koppers Building, 436 Seventh Avenue,  
 Pittsburgh, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/PDF: rmscedi@recoverycorp.com May 30 2018 01:56:12  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13611551 +E-mail/Text: seinhorn@ars-llc.biz May 30 2018 01:59:24 Ability Recovery Service,  
 P.O. Box 4031, Wyoming, PA 18644-0031  
 13654737 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 30 2018 02:02:20  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13677000 +E-mail/Text: bankruptcy@cvaps.com May 30 2018 01:58:52 Cavalry Portfolio Services,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322  
 13611553 +E-mail/Text: draible@chfcu.org May 30 2018 01:58:56 Century Heritage FCU,  
 9 South 2nd Street, Duquesne, PA 15110-1147  
 13611560 +E-mail/Text: abovay@creditmanagementcompany.com May 30 2018 01:58:58  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13616161 E-mail/Text: mrdiscen@discover.com May 30 2018 01:57:29 Discover Bank,  
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 13611561 +E-mail/Text: mrdiscen@discover.com May 30 2018 01:57:29 Discover Fin Svcs LLC,  
 PO Box 15316, Wilmington, DE 19850-5316  
 13695493 E-mail/PDF: resurgentbknofications@resurgent.com May 30 2018 01:56:14  
 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,  
 LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13611569 +E-mail/Text: bankruptcydpt@mcmcg.com May 30 2018 01:58:17 Midland Funding,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

District/off: 0315-2

User: kthe  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 54

Date Rcvd: May 29, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13651900 +E-mail/Text: csidl@sbcglobal.net May 30 2018 01:59:00 Premier Bankcard/ Charter,  
P.O. Box 2208, Vacaville, CA 95696-8208  
13628905 E-mail/PDF: rmscedi@recoverycorp.com May 30 2018 01:56:12  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13611580 +E-mail/Text: BankruptcyNotice@upmc.edu May 30 2018 01:59:08 UPMC Physician Services,  
507 West Newton Street, Greensburg, PA 15601-2819  
13611584 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 30 2018 01:57:22  
Verizon Wireless, Attn: Bankruptcy, PO Box 3397, Bloomington, IL 61702-3397  
13671879 +E-mail/Text: bankruptcy@firstenergycorp.com May 30 2018 01:58:31 West Penn Power,  
1310 Fairmont Ave., Fairmont, WV 26554-3526  
13611586 +E-mail/Text: bankruptcy@firstenergycorp.com May 30 2018 01:58:31 West Penn Power,  
76 South Main Street, A-RPC, Akron, OH 44308-1817

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC BANK, NATIONAL ASSOCIATION

13611552 ##+Bureau of Collection Recovery, 7575 Corporate Way, Eden Prairie, MN 55344-2022

TOTALS: 1, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 31, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on May 25, 2018 at the address(es) listed below:

Jeffrey S. Golembiewski on behalf of Debtor Larry O. Boyd jgolembiewski@yahoo.com,  
denisegole@yahoo.com  
Jeffrey S. Golembiewski on behalf of Joint Debtor Tina M. Boyd jgolembiewski@yahoo.com,  
denisegole@yahoo.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 5